

Exhibit V



Roam Data
Ken Paull

May 14, 2013

Hello Ken,

We have carefully considered Roam's request for an amendment to the March 2010 agreement with BBPOS LIMITED to "shore up Roam's access to HomeATM's IP". In summary, your email requested: (i) amending the Prime License to delete the provision allowing each of HomeATM and BBPOS to terminate upon 90 days' notice, (ii) having HomeATM formally consent to the existing Sublicense between BBPOS and Roam, and (iii) giving Roam a direct license from HomeATM in the event the Prime License were to be terminated for any reason.

We strongly value our relationship with BBPOS and by extension Roam/Ingenco. However, we must insist on maintaining the current agreement. We want you to appreciate that we have thoughtfully considered your request and carefully discussed it with our various advisers so I offer a few words of explanation.

While there are a number of current terms that are particularly important to us, the 90-day termination clause is especially important to us for a number of reasons. For one, the current license was negotiated before many of our patents issued and the 90-day termination option allows us to renegotiate as needed now that our patent position is so much more robust with a portfolio of 14 US and international patent assets.

But of similar importance is the fact that our company and our patent portfolio are both positioned to deliver a highly-leveraged value proposition to either an existing market participants or, an entity that wants to enter the market from a position of strength. Accordingly, we contemplate positioning ourselves for substantial growth in the very near future and may be entertaining transaction opportunities including potentially entertaining acquisition offers.

Please let me know if you would like to be included in the discussions as we begin to explore our options with third parties, and I will put you in touch with our transaction advisers. Thank you again for reaching out to me.

Best,

A handwritten signature in blue ink, appearing to read 'M. Cobrin'.

Mitchell Cobrin, CEO